

NPCI/2015-16/NACH/ Circular No. 113

August 05, 2015

To

All NACH Member Banks,

**Old Account Confirmation (OAC) - Inclusion of PAN details in NSDL & CDSL records**

This is with reference our circular number 107 & 108 dated July 01, 2015 & July 07, 2015 on Old Account Confirmation (OAC) introduced by NPCI for overcoming the legacy issue of the old account number.

As you are aware National Securities Depository Limited (NSDL) & Central Depository Service Limited (CDSL) are the major contributors in the Electronic Clearing Service (ECS) Credit. We have persuaded them to use this service to convert the old account number to CBS account number.

In order to facilitate matching and additional verification of the account numbers, Both CDSL and NSDL will be providing PAN number of the customer. The bank receiving the record should verify the PAN number (wherever available and provided by NSDL and CDSL) of the customer and provide the PAN number in the response file.

**Technical specifications**

**Input file (Annexure I)**

1. PAN number at record level will be provided in "Record reference number" which is 15 character field.
2. This field will have 10 digit PAN number with right padded spaces for the remaining 5 characters.

**Response file (Annexure II)**

1. Destination bank should validate the records of the old account number with the data available in their core banking system and the PAN details available.
2. If the PAN number matches with the old and the CBS account number, it should be classified as the valid account number provided the account is eligible for receiving the credits/ debits.
3. In case of mismatch of the PAN details, banks can directly treat that particular record as invalid account.
4. This field is an optional field, hence in case if the PAN details are not provided by CDSL/NSDL bank can go with the normal process of confirmation as per our circular number NPCI/2015-16/NACH/ Circular no 108 dated July 07, 2015.
5. In case of valid accounts destination bank can update the records in the response file with the PAN numbers in "filler" field which has 22 characters.

द कॅपिटल  
युनिट नं. 1001 ए, बी विंग,  
10 वी मंजिल, प्लॉट नं. सी-70,  
जी ब्लॉक, बान्द्रा-कुर्ला कॉम्प्लेक्स,  
बान्द्रा पूर्व, मुंबई - 400 051

The Capital,  
Unit No. 1001A, B Wing,  
10th Floor, Plot No. C-70,  
G Block, Bandra Kurla Complex,  
Bandra (E), Mumbai 400051

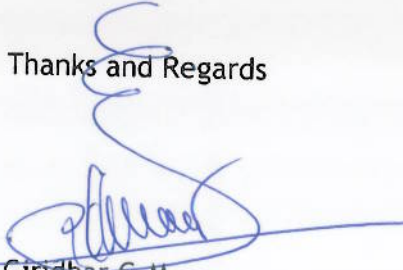
दूरभाषा / Phone: 022 4000 9100  
फैक्स / Fax: 022 4000 9101  
ई-मेल / email: contact@npci.org.in  
वेबसाईट / Website: www.npci.org.in

CIN : U74990MH2008NPL189067

6. If the account valid flag is "N", then the filler field should be only spaces. System will reject the file if the PAN details are updated in filler field if the account valid flag is "N".
7. This field should be updated with PAN number as first 10 digit with right padded spaces for the remaining 12 digits.
8. For the provided PAN details, system will validate whether the provided PAN is in the valid format. System will look for the below
  - a. The first 5 characters should be alphabets
  - b. The next 4 characters should be numeric
  - c. The last one character will be again alphabet
  - d. If the details updated in the filler field is not in order as above, system will reject the file with reason "invalid PAN".
  - e. This field is an optional field, hence banks can update the PAN if the same is updated in the core banking, else can be filled with spaces.

Member banks are request to kindly note the update and do necessary corrections at your end.

Thanks and Regards



Giridhar G.M  
(VP & Head Operations -CTS and NACH)



भारतीय राष्ट्रीय भुगतान निगम  
NATIONAL PAYMENTS CORPORATION OF INDIA

**Annexure 1**

**Input file from NSDL & CDSL**

Old Account Conversion (OAC) File Format							
Input File : To be Uploaded by Originator							
Sr. No	Field Description	Length	Field Type	Mandatory/Optional	Field Description	Sample Data	Remarks
<b>Header</b>							
1	Header Identifier	2	NUM	Mandatory	The header identifier to identify the type of file		31 - Constant Value
2	Originator Code	4	ALP NUM	Mandatory	Bank code defined by NPCI	HDFC	Four Character code assigned by NPCI
3	Responder Code	4	ALP NUM	Mandatory	Bank code defined by NPCI	SBIN	Four Character code assigned by NPCI
4	File Upload Date	8	DATE	Mandatory	Date On which file is uploaded to NACH	02052015	
5	File Reference Number	10	ALP NUM	Optional	File Number given by Originator for their identification	H123456789	
6	Total number of records in the file	6	NUM	Mandatory	Total number of records excluding header	020000	
7	Filler	316	ALP NUM	Optional	Spaces	Reserved Field	
	<b>Total</b>	<b>350</b>					
<b>Records</b>							
1	Record Identifier	2	NUM	Mandatory	The detail record identifier		71 - Constant Value
2	Record Reference Number	15	ALP NUM	Mandatory	PAN Number. First 10 digit followed by spaces	ABCDE1234F	
3	iFSC / MICR code of the bank branch at which customer account is maintained	11	ALP NUM	Mandatory	iFSC / MICR code where customer holds account	SBIN0000001/600002001	
4	Account Type	2	NUM	Optional	Needs to be as per NECS(10/11/12/13/29/30/31) or blank	10	
5	Old Account Number	20	ALP NUM	Mandatory	Customer Bank account number	SB 1234	
6	Account Holder Name	100	ALP NUM	Mandatory	As per the records of Originator	ROHIT	
7	User Number	7	NUM	Optional	Corporate User number allotted by NPCI	6165920	
8	User Name	20	ALP NUM	Optional	Name of the Corporate	AirTel	
9	Transaction Reference	13	ALP NUM	Optional	Ledger Folio number, Share/ Debenture Cert No., etc.	9878912345	
10	Account valid flag	1	ALP NUM	Optional	Flag value to indicate validity of account	Reserved Field	Spaces in INP file
11	CBS account number	35	ALP NUM	Optional	CBS account number	Reserved Field	Spaces in INP file
12	Customer name as per CBS	100	ALP NUM	Optional	As per the records of Responder	Reserved Field	Spaces in INP file
13	Filler	24	ALP NUM	Optional	Spaces	Reserved Field	Spaces in INP file
	<b>Total</b>	<b>350</b>					

द कैपिटल  
युनिट नं. 1001 ए, बी विंग,  
10 वी मंजिल, प्लॉट नं. सी-70,  
जी ब्लॉक, बान्द्रा-कुर्ला कॉम्प्लेक्स,  
बान्द्रा पूर्व, मुंबई - 400 051

The Capital,  
Unit No. 1001A, B Wing,  
10th Floor, Plot No. C-70,  
G Block, Bandra Kuria Complex,  
Bandra (E), Mumbai 400051

दूरभाषा / Phone: 022 4000 9100  
फैक्स / Fax: 022 4000 9101  
ई-मेल / email: contact@npci.org.in  
वेबसाईट / Website: www.npci.org.in

CIN : U74990MH2008NPL189067



**Annexure 2**

**Response file**

Old Account Conversion (OAC) File Format							
Response File : As Received by Originator							
Sr. No	Field Description	Length	Field Type	Mandatory/Optional	Field Description	Sample Data	Remarks
<b>Header</b>							
1	Header Identifier	2	NUM	Mandatory	The header identifier to identify the type of file		As given in INP file
2	Originator Code	4	ALP NUM	Mandatory	Bank code defined by NPCI	HDFC	As given in INP file
3	Responder Code	4	ALP NUM	Mandatory	Bank code defined by NPCI	SBIN	As given in INP file
4	File Upload Date	8	DATE	Mandatory	Date On which file is uploaded to NACH	02052015	As given in INP file
5	File Reference Number	10	ALP NUM	Optional	File Number given by Originator for their identification	H123456789	As given in INP file
6	Total number of records in the file	6	NUM	Mandatory	Total number of records excluding header	020000	As given in INP file
7	Filler	316	ALP NUM	Optional	Spaces	Reserved Field	
	<b>Total</b>	<b>350</b>					
<b>Records</b>							
1	Record Identifier	2	NUM	Mandatory	The detail record identifier		As given in INP file
2	Record Reference Number	15	ALP NUM	Mandatory	Unique number to identify the record given by Originator	H1234567	As given in INP file
3	IFSC / MICR code of the bank branch at which customer account is maintained	11	ALP NUM	Mandatory	IFSC / MICR code where customer holds account	SBIN0000001/600002001	As given in INP file
4	Account Type	2	NUM	Optional	Needs to be as per NECS(10/11/12/13/29/30/31) or blank	10	As given in INP file
5	Old Account Number	20	ALP NUM	Mandatory	Customer Bank account number	SB 1234	As given in INP file
6	Account Holder Name	100	ALP NUM	Mandatory	As per the records of Originator	ROHIT	As given in INP file
7	User Number	7	NUM	Optional	Corporate User number allotted by NPCI	6165920	As given in INP file
8	User Name	20	ALP NUM	Optional	Name of the Corporate	AirTel	As given in INP file
9	Transaction Reference	13	ALP NUM	Optional	Ledger Folio number, Share/ Debenture Cert No., etc.	9878912345	As given in INP file
10	Account valid flag	1	ALP NUM	Mandatory	Flag value to indicate validity of account	Y/N or y/n	Y/N or y/n
11	CBS account number	35	ALP NUM	Optional	CBS account number	0123987456781234	* If Account valid flag is 'Y or y' then CBS account number mandatory if Account valid flag is 'N or n' then CBS account number should be space
12	Customer name as per CBS	100	ALP NUM	Optional	As per the records of Responder	ROHIT	* If Account valid flag is 'Y or y' then Customer name is mandatory. if Account valid flag is 'N or n' then Customer name should be space
13	Return Reason code	2	NUM	Optional	Two digit code as per mentioned in the Return Reason code sheet	As per mentioned in the Return Reason code sheet	* If Account valid flag is 'Y or y' then return reason code will be blank * if Account valid flag is 'N or n' then return reason code should be two digit code as per mentioned in the Return Reason code sheet
14	Filler	22	ALP NUM	Optional	First 10 Char to be filled with VAUD PAN if account valid flag is 'Y or y', and remaining 12 with spaces		if Account valid flag is 'N or n' then the field should be space
	<b>Total</b>	<b>350</b>					

द कॅपिटल  
युनिट नं. 1001 ए, बी विंग,  
10 वी मंजिल, प्लॉट नं. सी-70,  
जी ब्लॉक, बान्द्रा-कुर्ला कॉम्प्लेक्स,  
बान्द्रा पूर्व, मुंबई - 400 051

The Capital,  
Unit No. 1001A, B Wing,  
10th Floor, Plot No. C-70,  
G Block, Bandra Kurla Complex,  
Bandra (E), Mumbai 400051

दूरभाषा / Phone: 022 4000 9100  
फैक्स / Fax: 022 4000 9101  
ई-मेल / email: contact@npci.org.in  
वेबसाईट / Website: www.npci.org.in

CIN : U74990MH2008NPL189067